

## MAEDGEN &amp; WHITE, LTD.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 2348470	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$4,543	\$5,286	16.4%		
Loans	\$3,509	\$3,620	3.1%		
Construction & development	\$403	\$344	-14.6%		
Closed-end 1-4 family residential	\$653	\$688	5.3%		
Home equity	\$1	\$1	-30.8%		
Credit card	\$0	\$0			
Other consumer	\$32	\$32	1.2%		
Commercial & Industrial	\$1,033	\$1,065	3.0%		
Commercial real estate	\$808	\$819	1.4%		
Unused commitments	\$918	\$823	-10.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$241	\$565	134.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$281	\$281	0.1%		
Cash & balances due	\$148	\$332	124.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$1,374	\$2,425	76.4%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$1,371	\$2,591	89.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$4,035	\$4,756	17.9%		
Deposits	\$3,281	\$3,925	19.6%		
Total other borrowings	\$520	\$610	17.2%		
FHLB advances	\$277	\$100	-63.8%		
Equity					
Equity capital at quarter end	\$508	\$529	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.4%	--		
Tier 1 risk based capital ratio	12.8%	12.8%	--		
Total risk based capital ratio	14.1%	14.0%	--		
Return on equity <sup>1</sup>	1.1%	9.0%	--		
Return on assets <sup>1</sup>	0.1%	0.9%	--		
Net interest margin <sup>1</sup>	4.3%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	75.3%	89.2%	--		
Loss provision to net charge-offs (qtr)	180.3%	128.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.8%	2.5%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.1%	14.3%	0.2%	1.5%	--
Closed-end 1-4 family residential	1.2%	0.5%	0.0%	0.1%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.1%	0.1%	0.0%	--
Commercial & Industrial	3.6%	0.9%	1.0%	1.1%	--
Commercial real estate	0.2%	0.2%	0.0%	0.1%	--
Total loans	2.0%	2.0%	0.4%	0.7%	--